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EXAMINER
FRENEL, VANEL

ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 03/03/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>01 June 2004</u>.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>18,19,24-29,60-69 and 71-97</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>8,19,24-29,60-69 and 71-97</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____.

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on

6/01/2004 has been entered.

Notice to Applicant

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 18-19, 24-29, 60-69, 71, 72, 73, 75 and 80-85 are rejected under 35

U.S.C. 103(a) as being unpatentable over Joao (6,347, 302).

(A)   As per claim 18, Joao discloses a method for using a computer system to provide

an insurance policy relating to a sale or lease of an item (Col.1, lines 6-65); determining

on said computer system a premium for the insurance policy (See Joao Col.2, lines 19-

67; Col.5, lines 6-13).

Joao does not explicitly disclose receiving an indication of an item sold to a buyer

or lessed to a lessee for which insurance is provided by a third party; charging a

premium for the insurance policy to the third party, the premium based on a class of the

item and a geographic region of the buyer or lessee without consideration of individual

characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

with a decent /good record.

(B)   As per claim 19, Joao discloses a method for using a computer system to

determine an insurance premium to be charged to a party providing insurance to a

buyer or lessee of an item (Col.1, lines 6-67), comprising: calculating on said computer

system a premium to be charged for each insurance policy issued to buyers or lessees

in the geographic area (Col.2, lines 18-67).

Joao does not explicitly disclose receiving, from a manufacturer, an indication of a

class of items for which insurance is to be provided to a buyer or lessee of one of the

class of items; receiving, from a manufacturer, an indication of a geographic region in

which a buyer or lessee must reside to receive the insurance, the premium being based

on the class of items and the geographic region, without consideration of further

characteristics of the buyer.

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to omit certain considerations in the case of a longtime customer with a decent /good record.

(C)   As per claim 24, Joao discloses an apparatus for providing an incentive relating to a sale or lease of an item, comprising: means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region (Col.5, lines 38-67 to Col.6, line 24); means for completing a sale or lease of one of the class of items to a particular buyer or lessee residing in the geographic region (Col.5, lines 38-67 to Col.6, line 67); means for confirming that the buyer or lessee resides in the geographic region (Col.2, lines 9-67).

Joao does not explicitly disclose means for providing, as an incentive included with the sale or lease of the item, a paid insurance policy covering a loss relating to the item.

However, there are many types of options that a service provider may consider as an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to give certain considerations in the case of

a longtime customer who pays on-time, having a clean driving and a decent /good
record.

(D)   As per claim 25, Joao discloses an apparatus for providing an incentive relating
to a sale or lease of an item, comprising: a processor (Col.5, lines 38-67); and a
memory in electrical communication with the processor, the memory for storing a
plurality of processing instructions for enabling the processor to: receive an indication of
a class of items for which insurance is to be provided to a buyer or lessee residing in a
geographic region (Col.5, lines 38-67); complete a sale or lease of one of the class of
items to a particular buyer residing in the geographic region (Col.7, lines 23-67 to Col.8,
line 67).

Joao does not explicitly disclose confirm that the buyer or lessee resides in the
geographic region; and provide, as an incentive included in the sale or lease price of the
item, fully-paid insurance policy covering a loss relating to the item.

However, there are many types of options that a service provider may consider as
an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been
left to the service provider in running His business or operation. For example, the
service provider would have been motivated to inform the buyer about insurance policy
so that the buyer would be able replace his car in case of loss/ accident.

(E)   As per claim 26, Joao discloses a computer-readable medium encoded with

processing instructions for implementing a method, performed by a computer, for

providing an incentive relating to a sale or lease of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a

buyer or lessee residing in a geographic region (Col.1, lines 6-65); completing a sale or

lease of one of the class of items to a particular buyer or lessee residing in the

geographic region (Col.2, lines 8-57).

Joao does not explicitly disclose confirming that the buyer or lessee resides in

the geographic region; and providing, with the sale or lease of the item, fully-paid

insurance policy covering a loss relating to the item.

However, there are many types of factors or options that a service provider may

consider with the sale or lessee of the item as fully-paid insurance policy covering a loss

relating to the item.

Fully-paid insurance policy for a customer would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to give certain considerations in the case of a longtime customer

who pays on-time, set an account with the policyholher and having a clean driving

decent /good record.

(F)   As per claim 27, Joao discloses an apparatus for determining an insurance

premium to be charged to a party providing insurance to a buyer or lessee of an item

(Col.1, lines 6-67) comprising: means for calculating a premium to be charged for each

insurance policy issued to buyers or lessees in the geographic area (Col.1, lines 6-67).

Joao does not explicitly disclose means for receiving, from a manufacturer, an

indication of a class of items for which insurance is to be provided to a buyer or lessee

of one of the class of items; means for receiving, from a manufacturer, an indication of a

geographic region in which a buyer or lessee must reside to receive the insurance; the

premium being based on the class of items and the geographic region, without

consideration of individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

with a decent /good record.

(G)   As per claim 28, Joao discloses an apparatus for determining an insurance

premium to be charged to a party providing insurance to a buyer or lessee of an item

(Col.1, lines 6-67), comprising: a processor (Col.5, lines 38-67); and a memory in

electrical communication with the processor, the memory for storing a plurality of

processing instructions for enabling the processor to (Col.5, lines 38-67 to Col.6, line

67): and calculate a premium to be charged for each insurance policy issued to buyers

or lessees in the geographic area (Col.2, lines 18-67).

Joao does not explicitly disclose receive, from a manufacturer, an indication of a

class of items for which insurance is to be provided to a buyer or lessee of one of the

class of items; receive, from a manufacturer, an indication of a geographic region in

which a buyer or lessee must reside to receive the insurance; the premium being based

on the class of items and the geographic region, without consideration of individual

characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

with a decent /good record.

(H)   As per claim 29, Joao discloses a computer-readable medium encoded with

processing instructions for implementing a method, performed by a computer, for

determining an insurance premium to be charged to a party providing insurance to a

buyer of an item (Col.1, lines 6-67), and calculating a premium to be charged for each

insurance policy issued to buyers or lessees in the geographic area (Col.2, lines 18-67).

Joao does not explicitly disclose the method comprising: receiving, from a

manufacturer, an indication of a class of items for which insurance is to be provided to a

buyer or lessee of one of the class of items; receiving, from a manufacturer, an

indication of a geographic region in which a buyer or lessee must reside to receive the

insurance; the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to omit certain considerations in the case of a longtime customer with a decent /good record.

(I)   As per claim 60, Joao discloses a method operable on a computer for providing an insurance policy relating to sale or a lease of an item (Col.5, lines 38-67 to Col.6, line 67), comprising: receiving on the computer an indication of an item leased to a buyer or lessee for which insurance is provided by a third party (Col.1, lines 6-67).

Joao does not explicitly disclose charging a premium for the insurance policy to the third party, the premium based on characteristics of the class of the item, the expected demographics of the buyer or lessee of the item and a geographic region of the buyer or lessee, without consideration of individual qualifications of the buyer or lessee.

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

with a decent /good record.

(J)   As per claim 61, Joao discloses a method operable on a computer for

determining an insurance premium to be charged to a party providing insurance to a

buyer or lessee of an item (Col.1, lines 6-67), comprising: calculating on the computer a

premium to be charged for each insurance policy issue to the buyer or lessee in the

geographic region (Col.2, lines 18-67).

Joao does not explicitly disclose receiving, from a manufacturer, an indication of

a class of items for which insurance is to be provided to a buyer or lessee of one of the

class of items; receiving, from a manufacturer, an indication of a geographic region in

which the buyer or lessee must reside to receive the insurance; the premium being

based on characteristics of the class of items, the expected demographics of the

lessees of the class of items and the geographic region, without consideration of

individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(K)   As per claim 62, Joao discloses a method operable on a computer for

determining an insurance premium to be charged to a party providing insurance to a

buyer or lessee of an item (Col.1, lines 6-67), comprising: calculating on the computer a

premium to be charged for an insurance policy issued to the buyer or lessee (Col.2,

lines 18-67).

Joao does not explicitly disclose receiving an indication of a class of items for

which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving an indication of a geographic region in which the buyer or lessee must reside

to receive the insurance, the premium being based on the characteristics of the class of

items the anticipated demographics of the buyer or lessee and the geographic region,

without consideration of individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(L)   As per claim 63, Joao discloses an apparatus for determining an insurance

premium to be charged to a party providing insurance to a buyer or lessee of an item

(Col.1, lines 6-67), comprising: means for calculating a premium to be charged for each

insurance policy issued to the buyer or lessee (Col.2, lines 18-67).

Joao does not explicitly disclose means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; the premium being based on the characteristics of the class of items, the anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to omit certain considerations in the case of a longtime customer related to zone or demographic regions with a decent /good record.

(M)   As per claim 64, Joao discloses an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.1, lines 6-67), comprising: a processor (Col.5, lines 38-67) and a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to (Col.5, lines 38-67 to Col.6, line 67): calculate a premium to be charged for each insurance policy issued to the buyer or lessee (Col.2, lines 18-67).

Joao does not explicitly disclose receive an indication of a class of items for

which insurance is to be provided to a buyer or lessee of one of the class of items;

receive an indication of a geographic region in which the buyer or lessee must reside to

receive the insurance; the premium being based on the characteristics of the class of

items, the anticipated demographics of the buyer or lessee and the geographic region,

without consideration of individual characteristics of the buyer or lessee

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(N)   As per claim 65, Joao discloses a computer-readable medium encoded with

processing instructions for implementing a method, performed by a computer, for

determining an insurance premium to be charged to a party providing insurance to a

buyer or lessee of an item (Col.5, lines 38-67 to Col.6, line 67), calculating a premium to

be charged for each insurance policy issued to the buyer or lessee (Col.2, lines 18-67).

Joao does not explicitly disclose the method comprising: receiving an indication

of a class of items for which insurance is to be provided to a buyer or lessee of one of

the class of items; receiving an indication of a geographic region in which the buyer or

lessee must reside to receive the insurance; the premium being based on

characteristics of the class of items, the expected demographics of the buyer and the
geographic region, without consideration of individual characteristics of the buyer or
lessee.

However, there are many types of options that a service provider may consider in
charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service
provider in running His business or operation. For example, the service provider would
have been motivated to omit certain considerations in the case of a longtime customer
related to zone or demographic regions with a decent /good record.

(O)   As per claim 66, Joao discloses a method operable on a computer for
determining an insurance premium to be charged to a party providing insurance to a
buyer or lessee of an item (Col.6, lines 7-67), comprising: calculating on a computer, a
premium to be charged for each insurance policy issued to the buyer or lessee in the
geographic region (Col.2, lines 18-67).

Joao does not explicitly disclose receiving an indication of a class of items for
which insurance is to be provided to a lessor of one of the class of items; receiving an
indication of a geographic region in which the buyer or lessee must reside to receive the
insurance; the premium being based oncharacteristics of the class of items, expected
demographics of the buyer or lessee and the geographic region, without consideration
of individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to omit certain considerations in the case of a longtime customer related to zone or demographic regions with a decent /good record.

(P)   As per claim 67, Joao discloses an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.6, lines 7-67), comprising: means for calculating a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region (Col.6, lines 7-67).

Joao does not explicitly disclose means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items; means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and the premium being based on characterisrics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

However, there are many types of options that a service provider may consider in charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(Q)   As per claim 68, Joao discloses an apparatus for determining an insurance

premium to be charged to a party providing insurance to a buyer or lessee of an item

(Col.5, lines 38-67 to Col.6, line 67), comprising: a processor (Col.5, lines 38-67); and a

memory in communication with the processor, the memory for storing a plurality of

processing instructions enabling the processor to (Col.5, lines 38-67 to Col.6, line 67):

calculate a premium to be charged for each insurance policy issued to the buyer or

lessee in the geographic region (Col.2, lines 18-67).

Joao does not explicitly disclose receive an indication of a class of items for

which insurance: is to be provided to a buyer or lessee of one of the class of items;

receive an indication of a geographic region in which the buyer or lessee must reside to

receive the insurance; the premium being based on characteristics of the class of items

and the geographic region, without consideration of individual characteristics of the

buyer or lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(R)   As per claim 69, Joao discloses a computer-readable medium encoded with

processing instructions for implementing a method, performed by a computer, for

determining an insurance premium to be charged to a party providing insurance to a

lessee of an item (Col.5, lines 38-67), the method comprising: calculating a premium to

be charged for each insurance policy issued to the lessor in the geographic region

(Col.2, lines 18-67).

Joao does not explicitly disclose receiving an indication of a class of items for

which insurance is to be provided to a lessee of one of the class of items; receiving an

indication of a geographic region in which the lessee must reside to receive the

insurance; the premium being based on characteristics of the class of items, the

expected demographics of the lessee and the geographic region, without consideration

of individual characteristics of the lessee.

However, there are many types of options that a service provider may consider in

charging a premium for insurance policy.

Omitting or adding type of considerations would have been left to the service

provider in running His business or operation. For example, the service provider would

have been motivated to omit certain considerations in the case of a longtime customer

related to zone or demographic regions with a decent /good record.

(S)   As per claim 71, Joao discloses an apparatus for providing an incentive relating

to a sale or lease of an item, comprising: a processor (Col.5, lines 38-67); and a

memory in electrical communication with the processor, the memory for storing a

plurality of processing instructions for enabling the processor to: receive an indication of

a class of items for which insurance is to be provided to a buyer or lessee residing in a

geographic region (Col.5, lines 38-67); complete a sale or lease of one of the class of

items to a particular buyer residing in the geographic region (Col.7, lines 23-67 to Col.8,

line 67).

Joao does not explicitly disclose confirm that the buyer or lessee resides in the

geographic region; and provide, as an incentive included in the sale or lease price of the

vehicle to the buyer or lessee, a paid insurance policy including at least the minimum

insurance required of the buyer or lessee for the geographic region.

However, there are many types of options that a service provider may consider as

an incentive with a sale or lease price of the vehicle.

Paid on-time, clean driving record, old age type of considerations would have been

left to the service provider in running His business or operation. For example, the

service provider would have been motivated to inform the buyer about insurance policy

so that the buyer would be able replace his car in case of loss/ accident.

(T)   As per claims 72, 76 and 82, Joao discloses an apparatus wherein the vehicle is

an automobile (See Joao, Col.5, lines 59-67); and the paid insurance policy is in

accordance with at least the minimum requirements for an automobile set by a state within which the geographic region resides (See Joao, Col.6, lines 7-49).

(U)   As per claims 73, 77 and 83, Joao discloses an apparatus wherein the paid insurance policy includes at least one of the group comprising collision coverage, uninsured motorist coverage and liability coverage (See Joao, Col.10, lines 21-57).

(V)   Claims 75 and 80 recite the same limitations as claim 68 above, are therefore rejected under the same rationale.

(W)   As per claims 78 and 84, Joao discloses the apparatus wherein the characteristics of the motor vehicle include, for the identified model of the automobile, are selected from the group comprising occurrences of automobile accidents, occurrences of theft, occurrences of vandalism and occurrences of other losses (See Joao, Col.2, lines 19-57).

(X)   As per claims 79 and 85, Joao discloses the apparatus wherein the expected demographics of the buyer or lessee are selected from the group comprising age, sex, marital status, anticipated vehicle usage and driver history (See Joao, Col.13, lines 44-53; Col.14, lines 5-28).

(Y)   Claim 81 recites the same limitation as claim 71 above, is therefore rejected

under the same rationale.

4.   Claims 74, 86-97 are rejected under 35 U.S.C. 103(a) as being unpatentable

over Joao (6,347, 302) in view of Joseph (2001/0034690).

(A)   As per claim 74, Joao discloses a method of using a computer system to provide

an incentive relating to a sale or lease of a vehicle, comprising:

        receiving an indication of a model of vehicle for which insurance is to be provided

to a buyer or lessee residing in a geographic region (Col.5, lines 38-67);

        completing a sale or lease of one of the model of vehicle to a particular buyer

residing in the geographic region (Col.7, lines 23-67 to Col.8, line 67).

        Joao does not explicitly disclose confirm that the buyer or lessee resides in the

geographic region; and provide, as an incentive included in the sale or lease price of the

vehicle to the buyer or lessee, a paid insurance policy including at least the minimum

insurance required of the buyer or lessee for the geographic region.

        However, there are many types of options that a service provider may consider as

an incentive with a sale or lease price of the vehicle.

        Paid on-time, clean driving record, old age type of considerations would have been

left to the service provider in running His business or operation. For example, the

service provider would have been motivated to inform the buyer about insurance policy

so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose transmitting, via said computer system, information regarding the sale or lease to a third party for initiation of said insurance policy.

However, this feature is known in the art, as evidenced by Joseph. In particular, Joseph suggests transmitting, via said computer system, information regarding the sale or lease to a third party for initiation of said insurance policy (See Joseph, Page 1, Paragraphs 0002-0007).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Joseph within the system of Joao with the motivation of providing a method for facilitating transfer of vehicle leases between parties involves providing a database of vehicle lease records concerning vehicle leases available for transfer (See Joseph, Paragraph 0008).

(B)   As per claim 86, Joao discloses a system for providing an incentive to purchase or lease a vehicle comprising: a processor (See Joao, Col.5, lines 38-67); and a memory disposed in communication with the processor, said processor configured to (See Joao, Col.5, lines 38-67):

Joao does not explicitly disclose confirm that the buyer or lessee resides in the geographic region; and provide, in a sales or lease agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee

However, there are many types of options that a service provider may consider as an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to inform the buyer about insurance policy so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising a time period in which an insurance policy covering a loss relating to said vehicle is to be provided as an incentive to purchase or lease said vehicle.

However, this feature is known in the art, as evidenced by Joseph. In particular, Joseph suggests transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising a time period in which an insurance policy covering a loss relating to said vehicle is to be provided as an incentive to purchase or lease said vehicle (See Joseph, Page 4, Paragraph 0043; Page 5, Paragraphs 0046-0047).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Joseph within the system of Joao with the motivation of providing a method for facilitating transfer of vehicle leases between parties involves providing a database of vehicle lease records concerning vehicle leases available for transfer (See Joseph, Paragraph 0008).

(C)   As per claims 87 and 93, Joao discloses a system for providing an incentive to

purchase or lease a vehicle comprising: a processor (See Joao, Col.5, lines 38-67); and

a memory disposed in communication with the processor, said processor configured to

(See Joao, Col.5, lines 38-67):

calculate a cost for an insurance policy for a period of time covering a loss

relating to said vehicle based on a residence address of a buyer or lessee of said

vehicle (See Joao, Col.7, lines 24-67); transmit data regarding the purchase or lease of

said vehicle to a third party for payment of said insurance policy cost (See Joao, Col.7,

lines 24-67).

Joao does not explicitly disclose confirm that the buyer or lessee resides in the

geographic region; and provide, in a sales or lease agreement, a confirmation of a

provision of said insurance policy for said vehicle without consideration of individual

statistics of the buyer or lessee.

However, there are many types of options that a service provider may consider as

an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been

left to the service provider in running His business or operation. For example, the

service provider would have been motivated to inform the buyer about insurance policy

so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose transmit an offer to purchase or

lease said vehicle to a buyer or lessee in a geographic region for a periodic payment,

said offer comprising an insurance policy covering a loss relating to said vehicle for said

time period to be provided as an incentive to purchase or lease said vehicle.

However, this feature is known in the art, as evidenced by Joseph. In particular,

Joseph suggests transmit an offer to purchase or lease said vehicle to a buyer or lessee

in a geographic region for a periodic payment, said offer comprising an insurance policy

covering a loss relating to said vehicle for said time period to be provided as an

incentive to purchase or lease said vehicle (See Joseph, Page 4, Paragraph 0043;

Page 5, Paragraphs 0046-0047).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to have included the feature of Joseph within the system of Joao with the

motivation of providing a method for facilitating transfer of vehicle leases between

parties involves providing a database of vehicle lease records concerning vehicle leases

available for transfer (See Joseph, Paragraph 0008).

(D)   As per claims 88 and 94, Joao discloses a system for providing an incentive to

purchase or lease a vehicle comprising: a processor (See Joao, Col.5, lines 38-67); and

a memory disposed in communication with the processor, said processor configured to

(See Joao, Col.5, lines 38-67):

receive an acceptance of said offer (See Joao, Col.9, lines 26-43); receive a

confirmation that said buyer or lessee resides in the geographic region (See Joao,

Col.7, lines 24-67).

Joao does not explicitly disclose transmit to said buyer or lessee a confirmation

of a provision of said insurance policy for said vehicle without consideration of individual

statistics of the buyer or lessee.

However, there are many types of options that a service provider may consider as

an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been

left to the service provider in running His business or operation. For example, the

service provider would have been motivated to inform the buyer about insurance policy

so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose transmit an offer to purchase or

lease said vehicle to a buyer or lessee in a geographic region for a periodic payment,

said offer comprising an insurance policy covering a loss relating to said vehicle for said

time period to be provided as an incentive to purchase or lease said vehicle.

However, this feature is known in the art, as evidenced by Joseph. In particular,

Joseph suggests transmit an offer to purchase or lease said vehicle to a buyer or lessee

in a geographic region for a periodic payment, said offer comprising an insurance policy

covering a loss relating to said vehicle for said time period to be provided as an

incentive to purchase or lease said vehicle (See Joseph, Page 4, Paragraph 0043;

Page 5, Paragraphs 0046-0047).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to have included the feature of Joseph within the system of Joao with the

motivation of providing a method for facilitating transfer of vehicle leases between

parties involves providing a database of vehicle lease records concerning vehicle leases available for transfer (See Joseph, Paragraph 0008).

(E)   Claims 89 and 95 recites the same limitations as claim 86 above, are therefore rejected under the same rationale.

(F)   As per claim 90, Joao discloses a system for providing an incentive to purchase or lease a vehicle comprising: a processor (See Joao, Col.5, lines 38-67); and a memory disposed in communication with the processor, said processor configured to (See Joao, Col.5, lines 38-67):

confirm that said buyer or lessee resides in the geographic region (See Joao, Col.7, lines 24-67).

Joao does not explicitly disclose said insurance policy for said vehicle without consideration of the age of the buyer or lessee.

However, there are many types of options that a service provider may consider as an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to inform the buyer about insurance policy so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment,

said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle without cost to the buyer or lessee.

However, this feature is known in the art, as evidenced by Joseph. In particular, Joseph suggests transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle without cost to the buyer or lessee (See Joseph, Page 4, Paragraph 0043; Page 5, Paragraphs 0046-0047).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Joseph within the system of Joao with the motivation of providing a method for facilitating transfer of vehicle leases between parties involves providing a database of vehicle lease records concerning vehicle leases available for transfer (See Joseph, Paragraph 0008).

(G)   As per claims 91 and 96, Joao discloses a system for providing an incentive to purchase or lease a vehicle comprising: a processor (See Joao, Col.5, lines 38-67); and a memory disposed in communication with the processor, said processor configured to (See Joao, Col.5, lines 38-67):

receive an acceptance from a buyer or lessee (See Joao, Col.9, lines 26-43); confirm that said buyer or lessee resides in the geographic region (See Joao, Col.7, lines 24-67).

Joao does not explicitly disclose provide said insurance policy to said buyer or lessee.

However, there are many types of options that a service provider may consider as an incentive with a sale or lease of the item.

Paid on-time, clean driving record, old age type of considerations would have been left to the service provider in running His business or operation. For example, the service provider would have been motivated to inform the buyer about insurance policy so that the buyer would be able replace his car in case of loss/ accident.

Furthermore, Joao does not explicitly disclose calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle, said insurance policy basedupon (1) the class of vehicle to be leased or purchased and (2) a geographic region in which a potential buyer or lessee resides; and subsequently:

transmit an offer, including said offer price, to purchase or lease said vehicle, including said insurance policy, to a potential buyer or lessee.

However, this feature is known in the art, as evidenced by Joseph. In particular, Joseph suggests calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle, said insurance policy basedupon (1) the class of vehicle to be leased or purchased (See Joseph, Page 4, Paragraph 0043; Page 5, Paragraphs 0046-0047) and (2) a geographic region in which a potential buyer or lessee resides (See Joseph, Page 4, Paragraph 0043; Page 5, Paragraphs 0046-0047); and subsequently:

transmit an offer, including said offer price, to purchase or lease said vehicle, including said insurance policy, to a potential buyer or lessee (See Joseph, Page 4, Paragraph 0043; Page 5, Paragraphs 0046-0047).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Joseph within the system of Joao with the motivation of providing a method for facilitating transfer of vehicle leases between parties involves providing a database of vehicle lease records concerning vehicle leases available for transfer (See Joseph, Paragraph 0008).

(H)   Claims 92 and 97 recites the same limitations as claim 87 above, are therefore rejected under the same rationale.

Conclusion

5.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not the applied art teaches computerized insurance premium quote request and policy issuance system (4,831,526).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on Monday-Thursday from 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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V.F
V.F

November 11, 2005

JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER